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GENERAL STUDIES (TEST CODE : 759)

Name of Candidate	Tejasvi Rana		
Medium Hindi/Eng.	English	Registration Number	27904.
Center		Date	25/09/2016

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
2. There are TWENTY questions printed in ENGLISH.
3. All questions are compulsory.
4. The number of marks carried by a question/part is indicated against it.
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
6. Word limit in questions, if specified, should be adhered to.
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.

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EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.

12.5X20=250

1. India has the lowest tax-to-GDP ratio among countries with a similar per capita income on a purchasing power parity basis. Explain the reasons for the low tax-to-GDP ratio in India. What measures can be taken to correct this situation?

Thomas Piketty has pointed out India's low tax to GDP ratio as an obstacle to redistribution role of the government

Reasons for low tax - GDP ratio

I STRUCTURAL ISSUES

(1) Large tax exemptions raise 'tax expenditure', i.e, difference between statutory and effective tax rate.

(2) Inequalities in income distribution means most of the population lies below the tax paying slab

(3) Agricultural income is exempted from taxation

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II COMPLIANCE ISSUES

(1) Under-reporting of income: Less than 1% population reported income greater than 1 crore. This does not match expenditure on luxury goods.

(2) Base Erosion and Profit Shifting (BEPS) is increasingly done by MNCs

(3) Income from other sources is disguised as agricultural income.

Measures to achieve higher Tax-GDP ratio

(I) Addressing structural issues

(1) Rationalisation of tax structure to eliminate exemptions

(2) Generation of quality jobs in organised sector will reduce

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inequalities and under-reporting of income

(3) Taxing agricultural income for large landlords will raise revenues & address rural inequalities

II Addressing compliance issues

(1) Implementing Parthasarthy Committee recommendations for simplification of tax administration

(2) International cooperation through G20 platform etc for harmony in tax structure across nation

GST adoption will broaden tax base and ensure compliance for indirect taxes. Direct Taxes Code should also be pursued for further reforms.

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2. In spite of various initiatives, the condition of the power sector still remains one of the core challenges for India. Comment.

Despite achieving lowest peak load gap, the dream of '24X7 affordable and ~~effo~~ environment friendly Power for All' is a distant dream.

POWER SECTOR

Generation → Transmission → Distribution

Issues with power sector and various initiatives to tackle them are -

(I) GENERATION

(1) Dependence on imported coal of thermal power plants: This was addressed to a large extent through auctions of coal blocks

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(2) Financial health of power plants:

Peak Load Factor still remains low due to financial constraints. In India, crosssubsidies in freight sector of railways lead to high raw material costs

(3) Environment friendly energy mix: Dependence on thermal power plants is more than 80%. This is being addressed by developing Advanced Ultra Critical Technology for fuel efficiency

(II) TRANSMISSION

(1) Transmission infrastructure, especially inter state infrastructure is deficient.

(2) Micro grids ~~are no~~ could not attract private investments despite incentives through National Tariff Policy

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III Distribution

(1) Unelectrified households : Since Deen Dayal Upadhyaya Grameen Jyoti Yojana monitors village ~~elec~~ electrification, households do not receive power.

(2) Renewable Purchase Obligations are seldom met. This is evident from low demand of Renewable Energy Certificates (RECs)

(3) A T&C Losses are still high.

(4) Financial health of discoms is poor due to low tariffs, despite UDAY scheme.

Hence, the sector requires holistic reforms in order to achieve target of 'Power for All' by 2019.

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3. Examine the reasons for poor performance of public sector banks in India. Give an account of the steps taken by the government and RBI to improve their performance. Also analyse whether the risks arising from the consolidation of the Indian banking sector outweigh the potential longer-term benefits.

The share of NPAs of PSBs have risen to 60% of their total debt from 4% in 2014. ~~PBS~~ PSBs have disproportionately higher share in total NPAs.

Reasons for poor performance

(I) Financial repression on asset side is much higher for PSBs due to social obligations like Priority Sector Lending, bank branches in rural areas etc

(II) Political interference in lending decisions

(III) Human resource deficiencies due to archaic hiring mechanisms, no scope for lateral entry etc.

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(IV)

Steps taken by Government & RBI

(I) Reassessment

- RBI has initiated 'Asset Quality Review' for proper identification of stressed assets
- Joint Lender Forum has been set up for identification of NPAs

(II) Recapitalisation

- Government has planned Gross Budgetary Support (GBS) of 70,000 crore over 4 years.

(III) Resolution

- Strategic Debt Restructuring Scheme has been introduced by RBI for converting debt into equity

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- S4A scheme for operational projects has been introduced
- Insolvency and Bankruptcy Code has been passed by Parliament to facilitate swift exit.

(IV) Reforms are initiated on recommendation of PJ Nayak Committee like
- Creation of Bank Board Bureau

Analysing consolidation of banks

Risks	Long term benefits
(1) Merger of two sick banks won't help	(1) In long run, operations will become ~~more~~ cost efficient
(2) Differences in work culture will create difficulties	(2) Best practices can be inculcated in all PSBs

Hence the consolidation, if planned strategically, can outweigh its costs to pay way for long run benefits.

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4. Tax treaties intended to avoid double taxation have in many cases become instruments for double non-taxation. Elaborate. List the major amendments in the India-Mauritius DTAA and the advantages that are expected to accrue due to it.

Taxes are levied in two ways - source based or residence based. In order to avoid 'double taxation' due to different countries adopting different mechanism, DTAAs are signed.

India - Mauritius DTAA & double non taxation

- On capital gains, accruing on investments from Mauritius, Mauritius was allowed to impose tax & not India
- However capital tax rate imposed by Mauritius was negligible
- This led to round tripping of funds through Mauritius

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Major amendments

- Capital tax will be levied by India on investments from Mauritius
- It will be applicable to capital gains above a threshold

Advantages

- Tax avoidance will be plugged, resulting in revenue gains for government.
- Level playing field for domestic & international investors will be created
- Round tripping of domestic funds for money laundering will be discouraged
- Foreign investments from Singapore will also be ~~taxed~~ ~~capelo~~ taxed.

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Given 50% of FDI comes from Mauritius route, this is a significant step. More such amendments in case of agreements with Cyprus & Netherlands should follow. This is a right step towards introduction of General Anti Avoidance Rules (GAAR) in 2017.

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5. Emerging ICT and their appropriation by society constitutes a threat that demands new competencies and practices to be developed and integrated in the existing police work. Discuss with examples.

Emerging ICT is demanding reforms across sectors. This is true for police work also.

This can be seen from following examples.

(I) NEW THREATS and CRIMES

(1) Cyber crimes against women like cyber stalking, pornography etc require new capabilities

(2) Cyber threats like phishing scam, virus and malware requires police to develop familiarity with such crimes.

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(II) Using ICT for effective policing

(1) Use of CCTV and advanced technology for surveillance is required, especially for public places

(2) 'Emergency apps' for women should be introduced, e.g. Mumbai Police has done it.

(3) Use of big data for intelligence gathering should be explored.

(III) Using ICT for efficiency in police administration

(1) Crime & Criminals Tracking Network System (CCTNS) will allow coordination and cooperation among different agencies

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(2) Online registration of FIRS, publication of identification documents etc will ease service delivery.

(3) Supreme Court has directed uploading of copy of FIR within stipulated time. This requires digitalisation of police stations.

Hence ICT poses new challenges as well as opportunities for police administration in India.

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6. What are P-Notes and how do they impact the financial system in India? In this context, also highlight the recent regulatory measures taken by SEBI to deal with them.

P-Notes ~~are~~ (Participatory Notes) are issued by institutional investors to facilitate foreign investors to participate in India's financial markets.

Impact on financial system

(1) It facilitates entry of foreign capital in India's stock market

(2) Since this is 'hot money', it increases volatility in the stock market.

(3) It is being used for round tripping of illegal funds

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Regulatory measures taken by SEBI

(1) Strict KYC norms : SEBI has suggested equivalent KYC norms for the investors to discourage money laundering.

(2) Issuers of P-Notes should record the details of actual beneficiary of P-Notes.

These are steps in right direction as they will discourage money laundering through this route

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7. The rising levels of e-waste generation in India have been a matter of concern in recent years. Examine the underlying causes of this scenario and the challenges associated with it. How can the new E-Waste Management Rules, 2016 help in meeting these concerns?

Causes of e-waste problem in India

(1) Expansion of digital economy is leading to greater e-waste generation

(2) Lack of proper 'back supply chains' for e-waste

(3) Lack of awareness regarding proper disposal of e-waste

(4) Dumping of e-waste by developed countries in India & other under-developed economies

Challenges are

(1) There is huge informal e-waste processing sector in India

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(2) There are health concerns of for these workers due to exposure to toxic heavy metals

(3) Environmental degradation due to leaching of heavy metals in ground water & soil is another concern.

Government has responded to the problem of e-waste by introducing e-Waste Rules. This will help in meeting the concern in following ways -

(1) Defenition of e-waste has been expanded to include CFLs etc.

(2) Extended Producers' Responsibility has been

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introduced to set up back supply chains

(3) Role of state government in bringing informal recycling units into organised sector has been highlighted

'The new E-waste Management Rules have addressed the concerns of all stakeholders - recyclers, environment and economy. Its swift implementation on ground will help in transforming 'waste into value'

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8. Terror groups, much like corporate bodies have well and truly embraced and exploited the benefits of globalisation. Discuss the statement with reference to terror financing and propaganda activities.

Recent terrorist attacks in Paris, Australia etc points to the expansion of terrorist activities across the globe.

Terrorist groups like IS have exploited the benefits of globalisation to expand their activities. This can be seen as follows

(I) TERROR FINANCING

(1) Dependence on modern financial architecture for money laundering has increases.

(2) Reliance over narcotics trade, arms trade to finance their activities have increased. Narco-terrorism

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is flourishing fast. Trade across Golden Crescent & Golden Triangle is a manifestation of this trend.

(3) Energy trade. IS is financing its activities through oil exports.

PROPAGANDA ACTIVITIES

(1) Use of social media to mobilise support across the globe

(2) Hiring activities are also carried out through digital network. e.g. Around 18 Indians have been reported to join IS ranks

(3) Terrorizing videos etc are also streamed online so that these reach across the globe.

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Therefore, the need of the hour is to elect safeguards against misuse of inter connectedness of countries. India needs a National Social Media Policy to plug terrorists' propaganda

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9. What is net-metering? Critically analyse its potential in incentivising distributed generation in India.

Under net metering, the current flows through both directions. Hence a household not only receives power, but can also feed it into the network. The net usage is metered as per the tariff structure.

This is usually done to incentivise decentralised solar power generation through roof top installations.

Potential in incentivising decentralised generation

(1) Pricing of extra power units generated during summer months will incentivise installation of

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rooftop projects

(2) Case of Germany. It relied on a system of Feed in Tariff to successfully adopt solar power generation

(3) Solar cum crop harvesting by farmers can be incentivised only through net metering

Challenges

(1) High initial installation costs: These need to be financed through credit subsidies

(2) Unmetered connections will be a hindrance to smart metering

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(3) Infrastructure costs for overhaul of transmission & distribution network are high

Net metering should be supported by credit subsidies and expansion of micro grids for raising financial viability of the solar power generation

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10. Explain the challenges associated with predicting the monsson accurately. Can shifting to a completely dynamical model from the one used by the IMD presently help in improving the accuracy of predicting the monsoon?

In an agriculture based economy like India, the importance of accurately predicting monsoon cannot be overemphasised

Challenges in predicting monsoon

(1) Under develop capacities of IMD was biggest challenge Until 2013, private companies like Skymet had better prediction record.

(2) Multiplicity of factors like El Nino, Indian Ocean Dipole etc impact monsoon.

(3) Inter-regional differences are there due to local factors. These are

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difficult to account for

(4) Impending climate change is posing new challenges to prediction models

Shifting to a completely dynamical model has following advantages -

(1) It will facilitate inclusion of all the variables.

(2) Temporal changes like strength of El Nino in different years can be analysed well.

Though complexity of the dynamical model poses challenges, the future needs can be fulfilled through adoption of new technologies like fast computation, 3D remote sensing using INSAT 3DR etc.

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11. The Compensatory Afforestation Fund Bill would require to work along with the Forest Rights Act in order to achieve the aims of environment protection while also ensuring rights of the tribal people. Comment.

Compensatory Afforestation Fund Bill aims to set up a national fund and state funds under Public Account of India & states respectively. It also creates permanent bodies for administration of these funds.

How bill will ensure environmental protection?

(1) Mobilisation of funds for compensatory afforestation and ~~comp~~ cover Net Present Value (NPV) of diverted forests

(2) Since 90% of funds will remain in state funds, state forest departments will be equipped to conduct afforestation.

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Challenges facing Compensatory Afforestation Bill	Solutions offered by FRA
(1) Computation of Net Present Value is a challenge	(1) Tribal representation will help in including social impact of forest diversion
(2) State forest departments are under equipped to implement it	(2) Joint Forest Management (JFM) can solve issue of human resource gap.
(3) Land for compensatory afforestation is unavailable	(3) Gram Sabhas can decide on allocation of

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land for compensatory afforestation

(4) Type of trees used for compensatory afforestation decides quality of forest created, e.g. in Bhadrapur region, invasive species have done great harm

(4) Familiarity of tribals with ecosystem will enable them to choose tree type as per their livelihood needs

Therefore, it can be seen that a symbiotic relationship between the two can help achieve environmental as well as tribal goals together.

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12. It has been argued that India's strained patent protection and IP administration has failed to keep pace with growing technological advances. In this context, examine the provisions of the new Intellectual Property Rights (IPR) Policy, 2016. Also explain how the new policy can help boost innovation and entrepreneurship in the country.

New IPR policy aims to create an 'Innovative India, Creative India' by setting up a conducive IPR ecosystem.

Its seven objectives can be clubbed under three categories

1. Legal framework and enforcement of IPR
2. Generation and Commercialisation of IP
3. IP administration reforms.

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Analysing provision on three dimensions

I LEGAL FRAMEWORK & ENFORCEMENT

Issues	How it addresses them?
(1) It faces criticism from developed countries like US for compulsory licensing, absence of data exclusivity etc	(1) It aims to remain TRIPS compliant, along with removing anomalies
(2) Poor enforcement & delays in judicial remedies is another issue	(2) Strict enforcement by creating IP cells at state level will be done. E.g Government has taken strict posture against online copyright infringements

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ADMINISTRATION ISSUES

(1) Slow processing of patent applications

(2) Under capacity of patent office

(3) Multiple ministries deal with different types of IPR

(1) It focuses on developing capacities of patent offices through international cooperation

(2) It designates DIPP (Department of Industrial Protection & Promotion) as nodal agency

Generation and Innovation: Following provisions are there

(1) Sector specific programmes

(2) Mandatory patent registration for inventions by professors

(3) Patent awareness by inclusion in university studies

For boosting innovation, it should also facilitate free flow of knowledge and prevent brain drain.

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13. Though the frequency of both droughts and floods has increased in many states of the country, the preparedness level for mitigating their impacts still has significant gaps. Discuss in the context of India.

According to 'Disaster Management in India Report 2004', 80% of our landmass is vulnerable to droughts & 8-10% to floods.

Also, the flood frequency since 1960 has increased by 160% according to Rashtriya Barh Aayog. This shows gaps in preparedness levels.

CASE OF DROUGHTS

(1) Early Warning Mechanisms are deficient due to underdeveloped monsoon prediction capacities

(2) ~~Addressing~~ Augmenting water supply.

(-) Rain water harvesting techniques are not adopted

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- Recharge structures like injection wells are not constructed on wide scale

(3) Demand management

- Agriculture uses 80% of water resources, still ~~ov~~ 60% of GCA (Gross Cropped Area) is rain dependent

- Water intensive crops are incentivised due to MSP for rice & wheat

- Municipal waste water treatment plants are few.

(4) RELIEF

- Adhoc structures lead to delays in declaring a region as drought affected.

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(-) MNREGA funds were delayed, causing distress

CASE OF FLOODS

(1) Early warning systems do not make use of satellite technology to predict river water level

(2) Flood protection structures like embankments etc are not constructed widely

(3) Encroachments on flood plain, siltation of channels, concretization of open spaces, improper storm water drainage etc are human factors inducing floods.

National Disaster Management Plan, based on Sendai Framework, is right step for shift to risk management from disaster management

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14. In view of the high levels of inequality in India, it is imperative to not only broaden access to education and health but also financial services. Discuss. Also highlight the efforts made by the government in recent times to address inequality by promoting financial inclusion.

Participation in economic growth can be increased through financial inclusion, apart from labour force participation.

Hence over the years, government has taken a number of steps like cooperative banks, nationalisation of banks, Bank-SHG linkage model, Priority Sector lending etc for raising financial inclusion.

More recent measures are as follows

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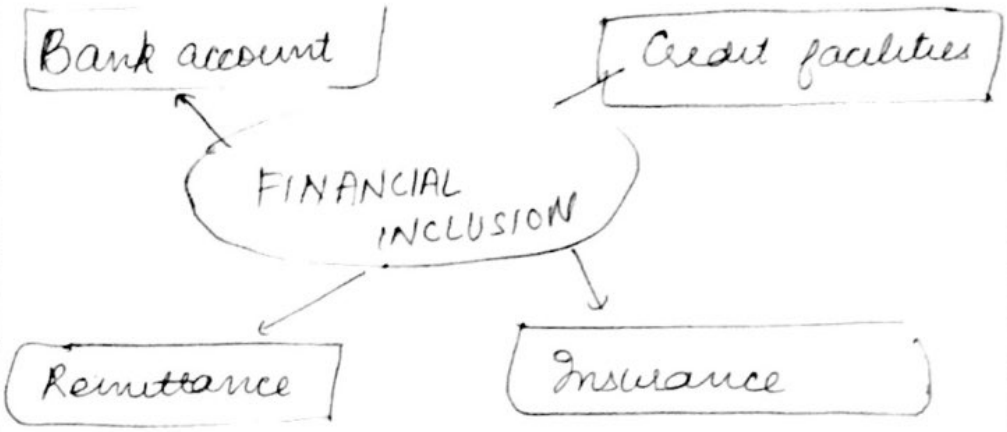

Banking:

(I) Jan Dhan Accounts have been opened ~~at~~ in mission mode.

(II) Niche banking: Payments Banks, etc have been licensed for raising financial inclusion

Credit facilities

(1) Overdraft facilities has been extended for Jan Dhan Accounts

(2) Kisan Credit Card provides institution credit for post harvest cover also

(3) Interest Subvention scheme provides

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Subsidised credit

(4) MUDRA Yojana, Stand Up India programme etc provides loans for start ups (self employment)

III Remittance

(1) India Post Payment Bank has been approved

(2) Unified Payment ~~service~~ Interface will revolutionise instant payments.

IV Insurance

(1) National Pension Scheme is being promoted through Atal Pension Yojana

(2) Pradhan Mantri Fasal Bima Yojana provides comprehensive agricultural insurance

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15. Examine the need for indigenization of the defence industry in India. While highlighting its challenges, analyse how the new Defence Procurement Policy (DPP) and relaxations in FDI norms can address these challenges.

India is the largest importer of military equipments in the world. This points to the need for indigenization.

Need for indigenization is due to

1. Large import bill puts pressure on forex reserves
2. It hurts strategic autonomy.
3. Make in India programme emphasises on defence sector.

Defence Procurement Policy

1. It favours procurement of equipments with large domestic content. This will give boost to

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domestic manufacturers.

(2) It facilitates technology transfer through domestic manufacturing requirements

FDI in defence

(1) It will facilitate domestic manufacturing by MNCs

(2) It will enhance strategic autonomy due to presence of manufacturing capacities within Indian territory

(3) It will facilitate technology transfer

(4) It will create backward linkages

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of MNCs with small producers.

Hence it can be seen that the combination of open FDI policy with support to domestic manufacturers through DPP will enable indigenization in near future

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16. Digital technologies have the potential to dramatically transform higher education. Giving a special emphasis to MOOCs, analyse the statement in the context of India.

Role of digital technologies in education

(1) Tele-education is helpful especially for isolated regions.

(2) Modern teaching tools help in improving learning levels

(3) Digital platform ~~provides~~ enables peer-peer learning, periodic feedback etc

MOOCs present another advantage of digital technologies in education sector.

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Importance of MOOCs

(1) Specialised courses can be accessed through students across the country
Eg Specialisation of IIT Kanpur in computer engineering can benefit engineers in other colleges

(2) Equity: It will help in equalizing the quality of higher education

(3) Feedback & certificates help in raising employability of youth.

(4) Students can benefit from international courses, especially when FDI in higher education is not allowed till now. Sites like Coursera etc facilitate this.

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17. The Civil Aviation Policy 2016 would help in building a more modern, safe, secure and sustainable aviation industry while also boosting regional connectivity and tourism. Discuss.

Civil Aviation Policy 2016 was launched to raise the revenues & employment generation of sector.

Main features

(1) 5:25 scheme has been relaxed to facilitate domestic carriers to fly international flights. This is crucial for their commercial viability

(2) Strict safety measures will be introduced to improve India's ranking

(3) Regional Connectivity Scheme will

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Compensate airlines for price controls aimed to connecting isolated regions. This will be done through viability gap funding

(4) Development of airports will be pursued through Hybrid Annuity Model.

(5) Maintenance, Repair & Overhaul (MRO) Services will be developed to reap benefits of India's competitive advantage

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18. What is the significance of start-ups for Indian economy? Critically analyse the provisions of "Start-up India" program and the challenges that lie ahead in its effective implementation.

Significance of start ups

(1) India has third largest number of tech-start ups in the world

(2) They will generate employment opportunities

(3) They are important for raising productivity of economy as they ride on innovative solution

(4) Social entrepreneurship aims to solve social problems through a viable model

(5) Vulnerable sections : Solve ~~capta~~ capitalism will help in ending their economic dependence

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Start Up India program has been launched to create an enabling framework for start up

Main features

(1) Setting up of business is eased through online registration

(2) Finance support is given through promoting venture capital, setting up of Fund of Funds for start ups.

(3) Fiscal incentives are given in form of tax ~~exemptions~~ holiday for first ~~profit~~ three years

(4) Incubator model led promotion is encouraged

(5) Labour laws & environmental laws exemptions are there.

(6) Exit from business will be

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facilitated through Insolvency & Bankruptcy code etc

Challenges

(1) Lack of incubator network across the country. This prevents them from reaping tax benefits

(2) Lack of awareness regarding promotional measures

(3) Alternative Investment Funds (AIFs) like venture capital etc are not tax exempted.

Hence, hand holding support, with special emphasis on rural start ups, will enable swift implementation of plan.

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19. What do you understand by methanol economy? Discuss its environmental and economic advantages. How does methanol compare with other new generational fuels such as ethanol and hydrogen?

Methanol economy is the one which derives its energy needs majorly from methanol, rather than conventional resources like oil, gas etc.

Advantages

(1) Cleaner fuel as it does not emit NO_x & SO_x.

(2) Greater efficiency in comparison to other fuels.

(3) Since it depends on biomass for feedstock, biomass burning will be avoided.

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(4) Scientists have devised ways to convert CO_2 into methanol. This will lead to GHG mitigation.

In comparison to ethanol & hydrogen, it fares better as it can contribute to GHG mitigation as discussed above. However designing combustion engines etc is an added cost it entails.

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20. Differentiating between Augmented Reality and Virtual Reality, explain why it is argued by many that these technologies are not just about gaming but can change our lives.

Augmented Reality is super-imposition of digital/virtual objects over real/physical objects.

Virtual Reality is made up of entirely virtual objects, presented in a 3 dimensional way that it looks like physical world.

Apart from their applications in gaming, they have life changing applications like

(1) Health sector: It will revolutionise tele-medicine sector.

Surgeons can prepare for surgery

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from miles away.

(2) Education sector: Learning levels will increase due to real models of subject matter, e.g. under water biodiversity studies etc

(3) Video conferencing space will be revolutionised improving team work, governance etc.

This shows that the ~~sector~~ technologies will be the future of telecommunications sector.

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GENERAL STUDIES (TEST CODE : 760)

Name of Candidate	Tejasvi Rana.		
Medium Hindi/Eng.	English	Registration Number	27904
Center		Date	02/10/2016

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1(a)	10	
1(b)	10	
2(a)	10	
2(b)	10	
3(a)	10	
3(b)	10	
4(a)	10	
4(b)	10	
5(a)	10	
5(b)	10	
6	10	
7	10	
8	10	
9	20	
10	20	
11	20	
12	20	
13	20	
14	20	

Total Marks Obtained:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
2. There are FOURTEEN questions printed in ENGLISH.
3. All questions are compulsory.
4. The number of marks carried by a question/part is indicated against it.
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
6. Word limit in questions, if specified, should be adhered to.
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.

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EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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Answer the following questions is not more than 150 words each.

1. **(a)** Celebrities are paid huge amounts by companies for endorsing products that at times turn out to be harmful for the consumers. Examine the ethical dimensions involved in such instances. 10

Recent 'Nestle Maggi ban' case brought to fore the issue of accountability of celebrities for the products endorsed by them.

Though there are no legal liabilities ~~for~~ on the celebrities in such cases, there is a moral accountability towards the public. This is because endorsing a sub standard or harmful product is infringement of public trust

Moreover if such cases become repetitive, celebrities will lose their public appeal in future. This will also impact social campaigns that ride on their image, e.g., role of Amitabh Bachchan in Polio Campaign was

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enormous.

However to determine ethically of such endorsement, it is equally important to consider whether celebrity had knowledge about harmful nature of product. If the product is well-certified, then blaming celebrities is not justified

Therefore, it is important that celebrities take all the precautions before associating themselves with a produc

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1. **(b)** Lack of cleanliness in urban areas despite schemes such as the Swachh Bharat Abhiyan point to difficulties faced in bringing about attitudinal and behavioural changes. Discuss. 10

Attitude and behaviour is shaped by the reward structure prevalent in society.

In this case, decades of indifference and tolerance towards uncivilised behaviour like littering the public spaces etc has made lack of cleanliness, a part of one's habits.

Swachh Bharat Abhiyaan constitutes behavioural change as an important component. It is through celebrity appeal, political capital and awareness regarding health impacts of unclean-liness, ~~that~~ behavioural change is

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being targeted.

However there are additional measures that are needed. These are

① Peer pressure: Society needs to instil a sense of shame for uncleanliness.

② Targeting the schools: This will help inculcate desired behaviour right from the childhood

③ Cognitive dissonance: This can be done by evoking religious principles that encourage cleanliness.

A school (Kendriya Vidyalaya) in Dehra Dun has become cleanest school in the country by providing 'Green Rules' to children & staff and mandating planting a tree in case of violation.

Such examples should be emulated by the rest of the country

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2. (a) Issues around economic inclusion are not just about income gaps, there are many dimensions of moral and ethical choices as well. Discuss. 10

Inclusive growth is not only grounded in economic logic, but it is backed by ethical principles also. These are

(1) Inalienable right to life with dignity for every individual: In a world where unsustainable consumption occurs along with deaths from hunger, 'shared prosperity' is the answer for satisfying everybody's needs

(2) Concentration of wealth: ~~by a~~ Thomas Piketty, in his book, 'Capital in 21st century' showed that only 1% population controls 50% of the wealth. Gandhi's 'Trusteeship theory'

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favours keeping the amount of wealth that is needed & using the rest for social purposes.

(3) Mindless consumerism by a few ~~to~~ is threatening the survival of species including humans. This is against environmental ethics

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2. **(b)** Socially and economically marginalized women are used to make a profit, often at the cost of their own health and reproductive autonomy, in the name of commercial surrogacy. Discuss the ethical issues associated with commercial surrogacy in India. Should commercial surrogacy be completely banned? 10

Reproductive tourism, in India, has become a $2.5 billion industry. Though it sustains livelihood of surrogate mothers who come from socially and economically marginalised sections. and extends parenthood to ~~the~~ many couples and single parents, there are many ethical concerns surrounding it. These are

(1) Supreme Court has raised concern over 'trade in wombs' or 'selling of children'

(2) The bond between surrogate mother and child is not recognised.

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Separation from child has emotional costs for the mother.

(3) Rights of the surrogate mother for neo-natal care and the Child are violated, e.g, an Australian couple refused to take one of the twins due to the sex of the child

Therefore, given the livelihood dependence of surrogate mothers, there is a need to take the decision based on public opinion. Also the commercial surrogacy should be tightly regulated for protecting rights of the mother & the child

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3. (a) While discussing the ethical issues that journalists face on a regular basis, examine the causes of increased sensationalism in news media in recent times. 10

Given the influence journalists have on masses, compliance with media ethics is of utmost importance.

However in recent times, it has been seen that due to rising competition and desire for greater TRP, sensationalism has risen.

Example: Lack of sensitivity while interviewing victims of a disaster has been criticised widely.

Also such trend is also because of a rising tendency to adjudicate on an issue, rather than objectively inform the public about it. This results from lack of

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understanding of the profession or the growing politics-journalists nexus.

Hence the need for self-regulation by the industry cannot be overemphasised

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3. (b) What are the various sources through which humans can judge the correctness of their actions? In the context of public life discuss how these sources are important in offering a clear and practical guidance. 10

Socrates highlights the importance of introspecting one's actions by saying, "An unexamined life is not worth living"

Sources for such examination are

(1) Constitutional values : Since these provide a broad framework of our social aspirations, every individual should uphold these through their actions.

Example : In public life, one should avoid concentration of wealth, protect public property, respect women, strive for excellence and develop a scientific temper. These are in line

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with values enshrined in Directive Principles of State Policy and Fundamental Duties

(2) Laws of the land should be ~~abided~~ upheld, not only in letter but in spirit, e.g., Tax avoidance by MNCs, though legal, is against the spirit of laws

(3) Professional ethics assume great importance in public life, e.g, A doctor should abide by Hippocratic ~~so~~ oath and treat every patient with honestly & dilegence.

Other sources include religious texts, international treaties, social culture etc.

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4. (a) Should a person resort to leaking of information in case of wrongs done in the organization ? Does it cause a conflict of interest between the personal, organizational and societal spheres? Discuss with examples. 10

Acts of whistle blowing present a complex ethical dilemma. The conflicting principles in whistleblowing are as follows

① Loyalty to society v/s Loyalty to organisation

Consider the case of revelations by Edward Snowden. Though he is charged by espionage by US law agencies and is ridiculed for threatening national security, he was also applauded for his ~~bravery~~ courage and commitment of global welfare and right to privacy of citizens across the world

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② Career aspiration v/s Social good

An act of whistle blowing negatively impacts career prospects in the organisation. and it comes in conflict with larger social good.

Individuals like Satyendra Dubey lost their lives in their fight against corruption in the system. However their contribution towards raising transparency cannot be overlooked.

Therefore the society and the legal framework should encourage such acts which are done with good intention.

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4. **(b)** Competition, it is argued, spurs the best of performance, however, can it also instigate cheating and unethical behaviour? Discuss with adequate examples. 10

Competition encourages improvement in performance. ~~It is~~ The market economy reaches an optimal outcome, riding on such competitive spirit. We have seen that during ~~the~~ times of monopoly of public sector in most sectors, the consumers faced scarcity and paid high prices for sub-standard goods

However it is important to utilise spirit of competition in a positive manner. Example : recent mass cheating in examination in Bihar showed tendency to resort to unethical behaviour.

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Similarly companies resort to unethical tactics to diminish competition in the market.

Recent case of doping by sportsmen by Maria Sharapova ~~shows that~~ points to the temptation of resorting to unethical behaviour, competition generates.

Hence, one should always strive for excellence in one's field and competition should provide an enabling environment for it.

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5. (a) "A person may cause evil to others not only by his actions but by his inaction, and in either case he is justly accountable to them for the injury". Explain the statement giving one example each from personal and public life. 10

Napoleon said that the world suffers not because of the actions of the bad but due to silence of the good.

This shows that acts of omission and non performance of duty has the potential to cause much harm.

When evil actions can be regulated through laws and social pressures, inactions can only be self regulated through one's conscience.

Example: If I have found my friend cheating in the exam, ignoring it will be unethical.

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It is my duty to inform the ~~to~~ investigator about it and also argue with my friend to give up such practice.

Similarly lackadaisical attitude of public officials towards their works impact the quality of service delivery. Hence lack of dedication towards one's work is unethical

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5. (b) "A people that values its privileges above its principles soon loses both." What does this quotation mean to you? Explain with an example. 10

It is said that power comes with great responsibility. Hence if a person enjoys a privileged position, one should exercise caution in its appropriation.

Example: Consider the case of vast majority enjoyed ~~[illegible]~~ of Indira Gandhi government in early 1970s. However abuse of power and subsequent imposition of emergency and violation of democratic principles, ultimately led to political fall out in the 1977 elections.

Hence people who hold privileged positions should be aware of the tendency of the

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power to corrupt. Hence they should always abide by their conscience to stay on the right path

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6. Instances of atrocities against dalits despite stringent legal measures point to the fact that the problem is not one of legality only but a matter of entrenched social prejudices and attitude. In this context suggest some effective measures to address the issue holistically. 10

Recent Una incident has highlighted the persistence of brutalities against Dalits in India.

Though there exist stringent laws like SC & ST Prevention of Atrocities Act, the law enforcement on the ground is lacking. In cases of rape against Dalit women, it has been seen that police does not register FIR against 'higher caste' people

There is a need to address the issue holistically through following measures -

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(1) Economic empowerment of Dalits should reduce their economic dependence over higher castes by promoting entrepreneurship. Stand Up India programme is a right step

(2) Attitudinal change should be targeted through sensitisation programmes and re-interpreting religious texts, e.g., BR Ambedkar showed that untouchability was not mentioned in Vedas for transforming religious individuals

(3) Sensitisation of police should be done for penalising such behaviour

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7. What do you mean by 'anonymity in the civil services'? Explain why anonymity and neutrality are considered as important traits for civil servants. 10

Anonymity in civil services means working behind the curtain, with attachment of responsibility of outcomes ~~with~~ to the political executive.

It is important to ensure performance of duties without fear or favour by civil servants. Moreover since the final say rests with the political executive, the minister should take the responsibility of an outcome- good or bad.

Neutrality, on the other hand, means serving the political executive without any bias. Since in a

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democracy, political executive determines constituents of public welfare, a civil servant should work with absolute political neutrality. This also enhances reliability and confidence in the civil servant's advice.

Hence neutrality and anonymity are necessary for a healthy relationship between civil servants & political leaders

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8. Prescription of dresscode for women not only violates their liberty but also reflects outdated views on gender relations as well as proper conduct. Comment. 10

Choice in personal matters of food, and dressing etc forms a basic part of liberty enjoyed by an individual in a democracy. Interference in such personal choices cannot be justified on ethical grounds

Moreover, dresscodes only for women, points to the conservativism prevalent in society. It denies equal rights for women and equal participation in society and economy.

It is ~~through~~ such prescription that provide grounds for victim blaming. A rape victim is usually blamed for the

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crime. ~~for the~~

These notions lead to 'objectification of women' and should be eliminated from a society that aspires to be just and egalitarian.

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In the following questions, carefully study the cases presented and then answer the questions that follow (in around 250 words):

9. You are DM of of a very poor district in the hinterland of India. It has come to your notice that manual scavenging is widely prevalent in the district even though the new law prohibits manual scavenging in any form. Upon enquiry, you have found that the number of manual scavengers has been reported to be very low, however, hundreds of dry latrines in the district depict a different picture. You have also noticed two more important trends: first, most of the manual scavengers are Dalits, and second, in many of the cases they themselves go to the houses and request the owners to clean their toilets manually, as it would provide monetary benefits. The entire district administration has been criticized by the media and there is political pressure on you to manipulate the data in a way that it shows less number of manual scavengers in the district. Based on the given information answer the following:

1. Identify the ethical issues associated with manual scavenging.

2. List the options available to you in the given case. Evaluate the merits and demerits of each.

3. Discuss some feasible steps that you can take to control this serious problem. 20

Manual scavenging is banned by law. Its persistence not only violates the law of the land, but also ~~[illegible]~~ denies a dignified livelihood opportunity to manual scavengers. Moreover it perpetuates caste hierarchies and discrimination

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Options available are

1. Manipulate the data as per political wish

This option should be ruled out as it involves resorting to dishonesty to hide one's failures. Moreover, there is a strong possibility that media will highlight discrepancies in data which will further erode public confidence in administration. It also reduces the possibility of corrective action for rehabilitation of manual scavengers, not only by official de-recognition of the problem but also by impacting research work which can provide policy direction

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Hence though it ~~will~~ save me from ~~pol~~ reprimand of political bosses, this will amount to dereliction of duty and putting personal aspirations over public interest

2. Presenting correct data

This will be a morally upright choice but it may harm my career aspirations and may also bring greater criticism from media. Moreover, this will present a bleak picture of administration, hurting its credibility.

I will choose the second option along with following steps to correct its demerits

(1) Engage with political leaders to communicate the need to present

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correct data. Moreover I can argue that fudging data will be futile as media will highlight it. I will also ensure them that I will transform the situation if given some time

(2) Engage with media to argue the case for objective presentation of facts, rather than sensationalisation.

Following steps should be taken to address the problem-

(1) Alternative livelihood opportunities should be extended to them on mission mode through schemes like Pradhan Mantri Kaushal Yojana, Stand Up India programme.

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(2) Swachh Bharat Abhiyan should be expedited to replace dry latrines with pour & flush toilets or bio-digestor toilets

(3) Sensitisation programmes should be conducted to appeal to the public against manual scavenging.

Hence such deep rooted problems require multi stakeholder approach & political will to be resolved.

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10. You are SP of a district where the use of drugs is prevalent, especially among the youth. The neighbouring districts are also suffering from the same problem. There is a huge hue and cry in the national media about the drug issue and the government and political parties are pressurising the police and district administration to act on the issue. A big deal of drugs is busted by the police in your area and all the culprits have been arrested. However, even before you reach your office, a minister from the ruling party of the state calls and asks you to release few of the culprits. You have long suspected the role of many senior leaders in this drug menace of the state. You have also been informed by your juniors that a few officers who dared to act against people involved in drug dealings were transferred or suspended on wrong charges earlier.

1. Identify the options available to you.

2. Evaluate the pros and cons of each of your options. 20

In this case, political interference is an conflict with performance of duty. Moreover career aspirations and public interest are in conflict

Options available are

(1) Releasing culprits as per direction from political bosses

(2) Allowing the law to take its own course and not paying heed to political directions

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(3) Applying for a leave to escape the situation

(4) Informing the media about political interference

Analysing options

Though sticking to political orders will allow me to remain in good books of the politician, it is antithetical to my sense of duty and public welfare. Moreover it sets a bad precedent.

It may be due to succumbing to political pressures, like this in the past that the drug problem has become huge.

Letting off the culprits not only encourages crime but also erodes public confidence in the

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police administration.

Personally, ~~it is~~ succumbing to political pressures will bring guilt & remorse.

Also, applying for a leave will be an act of cowardice. This may also cause delay in charging the culprits & they may be released.

Informing the media about political pressures is not only against the 'code of conduct' of my service but it will also harm credibility of government.

Hence I will investigate the crime with diligence and stick to the prescriptions of the law.

Also, I will register a complaint

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with the vigilance wing of the government against the ~~[illegible]~~ politician so that it sets a good precedent for future.

~~Hence~~ This course of action may ~~[illegible]~~ result in a punishment posting, but this is a very small cost for achieving larger public good in long run.

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11. You are the manager of a small hotel which maintains high standards of ethics in dealing with its customers. One day a person comes to your hotel and enquires about booking a room at your hotel. However, due to peak season, all rooms were already booked and hence the staff politely informed him about the unavailability. The person, however, was adamant and took this as a personal insult and started misbehaving with the staff present at the counter. Citing his political connection he also threatened the staff of severe consequences. Next day the person lodged a frivolous complaint with the police under the stringent SC/ST act. In his complaint he accused you and your staff of insulting him deliberately on the basis of his caste. He insisted further that he was denied a room at your hotel due to the caste he belongs to.

1. What are the options available to you?

2. Evaluate each of these options and choose the option which you would adopt, giving reasons. 20

As the manager, I am entrusted with the responsibility of smooth functioning of hotel.

As a responsible citizen, I should stand up against abuse of law. My action should balance both of my responsibilities

Options available

(1) Apologising the person to drop the complaint.

(2) Telling the police the truth and hiring a lawyer to fight the charges

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(3) Escalating the issue on mass media and social media.

Option (1) needs to be ruled out as tolerating injustice makes one a party ~~to~~ in the crime. Therefore, a 'zero tolerance' ~~attitude~~ approach should be followed, otherwise such abuse of law becomes a 'low risk and high return' activity. Also apologising for no mistake will demoralise my employees.

Option (2) shows a sense of ~~duty towards~~ courage and moral uprightness. However it may lead to negative publicity for the hotel

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and will put extra financial burden for fighting the case

Option (3) will put pressure on police & administration to respond to the matter. But ~~it may also~~ there is a chance that it may be futile.

I will go with Option (2) and (3). This will help in addressing injustice through all the channels - legals as well as social. The support from civil society will not only educate public about such abuse of law but will also expedite the legal route, minimising money & time cost of ~~the~~ fighting case in court. Moreover in long run, this will project a socially responsible image for my hotel.

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12. You are the Health Secretary in a state where there is an outbreak of dengue and chikungunya diseases. There have been reports of negligent attitude of some private hospitals in the city. Also, the public hospitals do not have the required infrastructure and staff to meet such increased number of cases in a short span of time. Additionally, the staff is demoralised by the increased working hours and the public outrage. Despite the efforts of the local authorities this issue emerges year after year.

1. What are the immediate steps which should be taken in such a situation?

2. Suggest some long term measures to ensure that such a situation is not repeated. 20

It is the responsibility of the government to ensure equitable access to quality health care, especially for Economically Weaker Sections (EWS) during the times of such outbreaks.

Immediate steps

(1) Penalising private hospitals for negligence: This will set a good example and the private hospitals will cooperate in such situation.

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(2) Holding a meeting with representatives of private hospitals : This will help in conveying the expected behaviour on their part. Moreover, it should be conveyed that any negligence will be strictly penalised. Also, they should be appealed to meet the 25% norm for providing free treatment to the poor.

(3) Augmenting infrastructure & facilities in public hospitals.
This can be done by buying fresh equipments and appealing to doctors from all over the country to lend a helping hand.

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(4) Preventive measures: Urban local Body's employees should be instructed for routine fogging exercise. Political parties' volunteers should be appealed to participate in fogging & cleaning of water logged areas. Moreover, public should be made aware of best practices like wearing ~~full~~ full sleeve clothes.

Long term measures

(1) Create a 'plan of action' to rope in all stakeholders, taking help from experts in medicine

(2) Create public awareness & build local capacity through ward

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Committees for swift response

(3) Before season of such outbreak, there is a need to ensure that fogging is done regularly.

(4) Invest in R&D measures to develop cheap vaccines and diagnostic kits.

(5) Develop capacities in public hospitals to address an health emergency situation

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13. As a Forest Officer, you are receiving increasing complaints of certain animals ruining the farms and causing damage to crops. This is creating an undue financial burden for the farmers who are in deep distress because of the uncontrolled damage. Consequently, the farmers are demanding you to put forward a request for culling of animals. You are an animal lover and against culling of animals. You had made efforts to control the menace but the population of animals has increased beyond the managing capacity.

1. What are the options available to you? Evaluate each of these options and choose the option which you would adopt, giving reasons.

2. Also suggest some long term measures to ensure that such a situation is not repeated. 20

Man-animal conflict should be responded by balancing the human and animal welfare.

Options available are

① Putting request for culling of animals.

② Ignoring the situation to protect animals

③ Uniting villagers under Joint Forest Management to fight the menace.

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Since man-animal conflict is hurting the livelihood prospects of small farmers, there is a need to address the situation immediately. Moreover any negligence may cause loss of life in future. Indifferent attitude of forest bureaucracy alienates the citizens and hence it is counter-productive.

~~Moreov~~ However culling of animals without exhausting alternative options is immoral. It is due to expansion of human settlements that such man-animals conflicts arise. This has already disturbed the habitat

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of animals and culling of animals will amount to their re-victimisation.

Hence following course of action should be taken.

(1) Application of alternative options like cooperation among villagers & forest ~~emp~~ officials for protection of farms, ~~use of~~ installation of barriers around farms etc.

(2) In case all the options have been exhausted, the request should be forwarded given the sanctity of human life.

In long run following measures should be taken —

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(1) Installation of acoustic devices to drive animals away from human settlements

(2) Adoption of traditional practices of tribes for a harmonious living with animals

(3) Rehabilitation of villagers so that forest boundaries can be expanded for accommodating rise in number of animals

In this way, we can balance the economic goals with environmental considerations

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GENERAL STUDIES (TEST CODE : 763)

Name of Candidate	Tejasvi Rana		
Medium Eng./Hindi	English	Registration Number	27904
Center		Date	06/11/2016

INDEX TABLE

Q. No.	Maximum Marks	Marks Obtained
1	12.5	
2	12.5	
3	12.5	
4	12.5	
5	12.5	
6	12.5	
7	12.5	
8	12.5	
9	12.5	
10	12.5	
11	12.5	
12	12.5	
13	12.5	
14	12.5	
15	12.5	
16	12.5	
17	12.5	
18	12.5	
19	12.5	
20	12.5	

Total Marks Obtained:

Remarks:

INSTRUCTIONS

1. Do furnish the appropriate details in the answer sheet (viz. Name, Registration Number and Test Code).
   उत्तर पुस्तिका में सूचनाएं भरना आवश्यक है (नाम, प्रश्न-पत्र कोड, विद्यार्थी क्रमांक आदि)।
2. There are TWENTY questions printed in ENGLISH.
   इसमें बीस प्रश्न हैं अंगजी और हिन्दी में छपे हैं।
3. All questions are compulsory.
   सभी प्रश्न अनिवार्य हैं।
4. The number of marks carried by a question/part is indicated against it.
   प्रत्येक प्रश्न/भाग के अंक उसके सामने दिए गए हैं।
5. Answers must be written in the medium authorized in the Admission Certificate, which must be stated clearly on the cover of this Question-Cum-Answer (QCA) Booklet in the space provided. No marks will be given for answers written in medium other that the authorized one.
   प्रश्नों के उत्तर उसी माध्यम में लिखे जाने चाहिए जिसका उल्लेख आपके प्रवेश पत्र में किया गया है और उस माध्यम का स्पष्ट उल्लेख प्रश्न-सह-उत्तर (क्यूसीए) पुस्तिका के मुख्य पृष्ठ पर अंकित निर्दिष्ट स्थान पर किया जाना चाहिए। उल्लिखित माध्यम के अतिरिक्त अन्य किसी माध्यम में लिए गए उत्तर पर कोई अंक नहीं मिलेंगे।
6. Word limit in questions, if specified, should be adhered to.
   प्रश्नों में शब्द सीमा, जहाँ विनिर्दिष्ट है, का अनुसरण किया जाना चाहिए।
7. Any page or portion of the page left blank in the Question-Cum-Answer Booklet must be clearly struck off.
   उत्तर पुस्तिका में खालो छोड़ा हुआ पृष्ठ या उसके अंश को स्पष्ट रूप से काटा जाना चाहिए।

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EVALUATION INDICATORS

1. Alignment Competence
2. Context Competence
3. Content Competence
4. Language Competence
5. Introduction Competence
6. Structure - Presentation Competence
7. Conclusion Competence

Overall Macro Comments / feedback / suggestions on Answer Booklet:

1.

2.

3.

4.

5.

6.

All the Best

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Answer all the questions in NOT MORE THAN 200 WORDS each. Content of the answers is more important than its length. All questions carry equal marks.

12.5X20=250

1. The most important challenge in managing the public sector in India is balancing its accountability with autonomy. Discuss with relevant examples.

भारत में सार्वजनिक क्षेत्रक के प्रबंधन में सर्वाधिक महत्वपूर्ण चुनौती स्वायत्तता के साथ इसकी जवाबदेही का सन्तुलन स्थापित करना है। प्रासंगिक उदाहरणों के साथ चर्चा कीजिए।

Adoption of 'democratic socialism' in post-independence era saw great role envisaged for public sector in economy. Given its size and importance, ensuring effective governance is the key.

Public Sector Enterprises (PSEs)
- Departmental Enterprises
- Non Departmental Enterprises (NDEs)
  - Financial
  - Nonfinancial

Challenges in balancing autonomy and accountability for effective governance are

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Autonomy	Accountability
Departmental Enterprises: Railways and Postal Services constitute major share.	
1. Populist rail routes hurted railways' financial health.	1. Poor records over rail safety shows lack of accountability
2. Cross subsidy for passenger fares hurted industries due to higher logistics cost.	2. Bibek Debroy Committee showed poor Human Resource practices
	3. Parliament ~~was~~ is under-equipped to scrutinize technical ~~study detailed~~ details
Non Departmental Enterprises	
Financial Enterprises	
(1) Public sector Banks faced 'repression on asset side' due to social obligations like expansion of bank branches etc	(1) Wilful defaulters' Cases like that of Vijay Malya defaulting points to lack of accountability of management.

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(2) ZK was coerced into buying minority stakes of PSUs being divested.	(2) Corporate efficiency has remained poor than private enterprises
(3) PJ Nayak Committee saw need of Bank Board Bureau for independent management	
Non Financial ~~Enterprises~~	
(1) User charges ~~fee~~ were fixed at low level causing under-recoveries for discoms, thermal powerplants and refineries	(2) Contracts are awarded to concessionaire at discounts, e.g, Reliance KG basin case

Therefore, the need of hour is to ensure autonomy with accountability so that Public sector is neither 'under nor over governed'

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2. Most rural poor are excluded from the ambit of the formal financial system, which raises their dependence on informal sources as well as exposure to financial distress. In this context, explain why formal sector lending, especially to farmers, is so limited. Also suggest some steps that need to be taken to increase access to formal credit in rural areas.

अधिकतर ग्रामीण निर्धनों को औपचारिक वित्तीय व्यवस्था की परिधि से बाहर छोड़ दिया गया है, इससे अनौपचारिक स्रोतों पर उनकी निर्भरता एवं वित्तीय संकटों के प्रति उनके जोखिम बढ़ जाते हैं। इस प्रसंग में व्याख्या कीजिए कि विशेष रूप से किसानों को औपचारिक क्षेत्रक के ऋण इतने सीमित क्यों हैं? ग्रामीण क्षेत्रों में औपचारिक ऋण की उपलब्धता बढ़ाने के लिए उठाए जाने वाले कुछ आवश्यक कदम भी सुझाइए।

Despite government efforts for credit expansion, NSSO Survey shows 40% of credit needs among farmers are met through informal sources.

Reasons for limited lending

(1) Lack of collateral : Since 85% land holdings are small or marginal, collateral is a major obstacle

(2) Cumbersome loan procedures and distant bank branches are procedural hurdles.

(3) Priority Sector Lending (PSL) targets are

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unmet.

(4) SHG - Bank linkage program, though successful in Southern states, remained ineffective in poverty ridden states like UP, Bihar etc.

Tracing efforts for financial inclusion

Setting up of NABARD in 1950s
↓
Nationalisation of Banks
↓
Priority Sector Lending
↓
Micro finance institutions
↓
Jan Dhan Yojana (Overdraft facility)

Steps that can ensure access to formal credit in rural areas

(1) Encourage cooperative organisation of farmers for credit access, Success of AMUL needs to be emulated

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(2) SHG-Bank linkage programme's success in South should be replicated by roping in NGOs.

(3) Direct Benefit Transfer, implemented through JAM Trinity, should replace Interest Subvention scheme (ISS) for effective targeting

(4) Priority Sector Lending should be facilitated by government, e.g. PSL tradable certificates is a right step

(5) Greater fiscal support to NABARD and to Rashtriya Mahila Kosh for refinance so that vulnerable sections can be included.

Credit expansion is the key to financial inclusion & in turn realising the dream of 'doubling farmers' income' by 2022'

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3. Efforts should be made to support Indian businesses to invest abroad as several direct and indirect benefits accrue to the home country from outward foreign direct investment. Comment.

भारतीय उद्यमियों को विदेशों में निवेश करने हेतु सहायता प्रदान करने के प्रयास किए जाने चाहिए, क्योंकि बहिर्गामी प्रत्यक्ष विदेशी निवेश से गृह राष्ट्र को अनेक प्रत्यक्ष एवं परोक्ष लाभ प्राप्त होते हैं। टिप्पणी कीजिए।

In 2015, incoming FDI touched $25 billion mark, whereas outgoing FDI was around $10 billion. This points to Indian entrepreneurs' calibre to manage companies in multiple nations.

Benefits of outgoing FDI

1. Economies of scale accrue to businesses, raising their competitiveness
2. Vertical integration (i.e control over raw material and supply chains) reduces cost.
3. Example: ONGC Videsh Ltd. investments in Vietnam, Myanmar etc. provide energy security.

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(3) Soft power of India rises, e.g., US business communities of Indian origin lobby for Indian interests like Civil Nuclear deal.

(4) Remittances help in covering BOP deficit

(5) Access to new technology is granted

However for a capital scarce country like India, outgoing FDI is also a challenge, due to following reasons

(1) Employment opportunities are shifted abroad

(2) BOP deficit increases during the year in which fresh investments are made.

(3) Tax base of India is eroded due to source based taxation regime

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(4) Indian resources remain under utilized i.e.g, hydrocarbon exploration requires fresh investments.

Therefore, a balanced approach would be to encourage outgoing FDI in non-priority sectors for Indian economy. Otherwise, we need domestic resources for 'Make in India' success.

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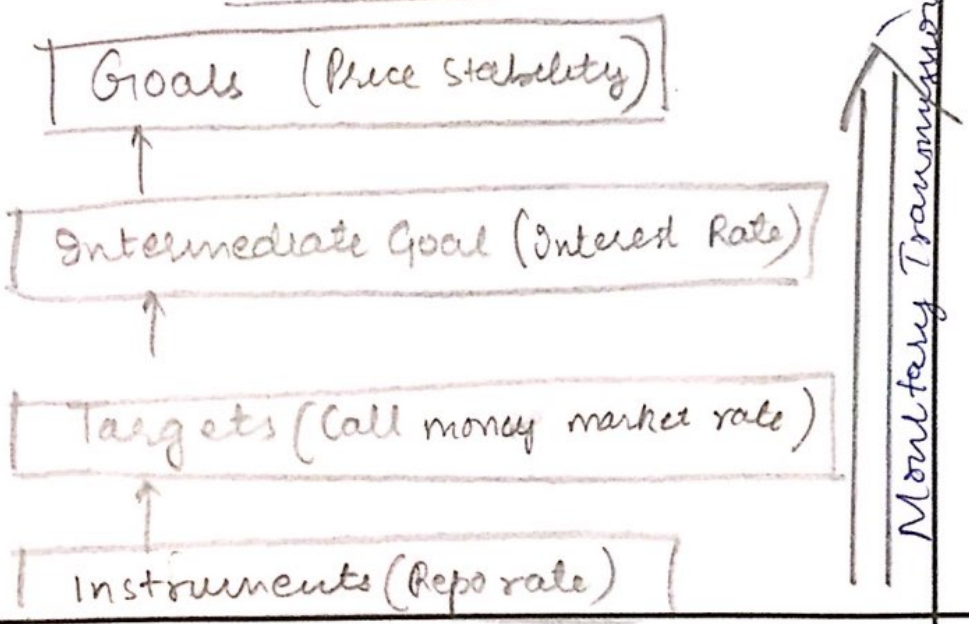
4. Monetary policy transmission in India has largely remained ineffective. What are the reasons behind this? Explain what marginal cost-based lending rate (MCLR) is and how it can affect monetary policy transmission in India.

भारत में मौद्रिक नीति संचरण व्यापक रूप से अप्रभावी रहा है। इसके पीछे निहित कारण क्या हैं? व्याख्या कीजिए कि सीमांत लागत-आधारित उधार दर (मार्जिनल कॉस्ट-बेस्ड लेंडिंग रेट: MCLR) क्या है और यह भारत में मौद्रिक नीति संचरण को किस प्रकार प्रभावित कर सकती है ?

Monetary policy transmission refers to the impact of change in policy rates (repo rate, say,) on market interest rates (short term and long term rates)

Mechanism of monetary policy transmission



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Reasons for ineffective transmission

(1) Underdeveloped financial markets, especially bond markets hinder transmission

(2) Until recently, Base Rate system was employed by banks for setting lending rate.

(3) Small saving rates like Post office savings etc are administered, which ~~discourage~~ deter banks ~~for~~ from reducing deposit account rates

(4) NPAs of banks have impacted their ability to make fresh loans at low rates.

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Marginal Cost Lending Rate System (MCLR)

The lending rates will be set on the basis of marginal cost of funds, rather than average cost (AC) of funds. Since AC ~~is~~ depends on previous policy rates, it was not sensitive to monetary policy. By using ~~margin~~ MCLR system, sensitivity of lending rate to policy rate will rise, thereby raising monetary transmission

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5. India's most pressing labour market challenge going forward is to generate a large number of formal sector jobs. In this context, discuss the constraints on formalisation of workforce. Also highlight how these constraints can be overcome.

भारत में श्रम बाजार की सर्वाधिक बढ़ती दबाबकारी चुनौती औपचारिक क्षेत्रक में बड़ी संख्या में रोजगार सृजन करना है। इस प्रसंग में कार्यबल के औपचारिकीकरण में आने वाली बाधाओं की चर्चा कीजिए। साथ ही, यह भी रेखांकित कीजिए कि इन बाधाओं को कैसे दूर किया जा सकता है।

Share of unorganised sector in employment remains as high as 92%.

Difference between organised & unorganised jobs

- Pay structure
- Job security
- Social security
- unionisation

Constraints on formalisation are

(1) Employment generation has been mainly driven by MSMEs (Micro, Small & Medium enterprises) which are in informal sector.

(2) Labour laws are rigid, hence firms do not expand formal employment

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to remain outside their ambit

Example: Industrial Disputes Act mandates government permission for laying off workers

(3) 'Contractualization of labour' is also the outcome of absence of unions among contract workers

(4) Labour intensive sectors like textiles are seasonal in nature, preventing formal workforce.

Overcoming these constraints

(1) Simplification of labour laws will not only improve 'ease of doing business index' ranking but will generate more employment

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(2) Incentives in terms of tax concessions etc should be granted, e.g. Textiles sector Rs 6000 package includes it.

(3) Unionization among contract workers is the need for demand driven change

(4) Social security responsibilities should be taken by government through expansion of Atal Pension Yojana

Since labour is a state subject, Ranking of states over Business Oriented Reform Process is a right step forward as it leverages cooperative and competitive federalism in right manner

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6. What are the objectives of public debt management in India? Examine the rationale for setting up an independent agency to manage government debt. Also highlight the issues that need to be addressed to ensure successful debt management by an agency other than the RBI.

भारत में सार्वजनिक ऋण प्रबंधन के उद्देश्य क्या हैं? सरकारी ऋण का प्रबंधन करने के लिए एक स्वतंत्र एंजेंसी स्थापित करने के तर्क का परीक्षण कीजिए। RBI के अतिरिक्त किसी अन्य एजेंसी द्वारा सफल ऋण प्रबंधन सुनिश्चित करने हेतु, आवश्यक रूप से संबोधित किए जाने वाले मुद्दों पर भी प्रकाश डालिए।

Public debt management has following objectives -

1. Keeping debt at manageable levels
2. Ensuring debt at lowest interest rates
3. Ensuring right mix of internal & external debt.

Recently, proposal for setting up of Public Debt Management Agency (PDMA) has come to fore.

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Rationale behind PDMA

(1) Conflict of interest with other functions of RBI is there, e.g., RBI sets policy rate as well as SLR (Statutory Liquidity ratio) that ensures demand for bonds by banks. This is in conflict with debt management function

(2) There is a need to build expertise in public debt management.

(3) Separation between treasury and Central Bank is necessary for RBI's independence

(4) External debt through issue of rupee denominated bonds etc should be managed ~~b~~ by full time body.

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Issues in creating a separate body

(1) Legal issue: There is a need to amend RBI Act 1934 for paving way for PDMA.

(2) There is a need to enhance pool of talent that can take leadership positions in PDMA.

(3) Building credibility of body is another challenge

Since the reform is pending for some time, it should be implemented for independent monetary policy as well as development of bond markets.

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7. Explaining the rationale behind ceiling on agricultural land holdings, discuss whether land ceiling has stifled agricultural growth in India.

कृषि भू-धारिता की ऊपरी सीमा निश्चित किये जाने के पीछे निहित तर्क की व्याख्या करते हुए चर्चा कीजिए कि क्या भूमि-धारण करने की सीमा ने भारत में कृषि क्षेत्रक की वृद्धि को दमित किया है?

Land ceiling legislations, along with redistribution of surplus land were one of the land reforms implemented in post independence era.

Rationale

(1) Preventing concentration of wealth in few hands was a socialistic goal (Article 39 of Constitution) that was targeted through land ceiling.

(2) Amartya Sen argued that small farms can be more productive than large farms.

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(3) Providing access to land to tenants and 'low castes' was another goal

(4) Land ownership by cultivator also enhances agricultural productivity

However ~~Though~~ the land reforms could not be completed, except for some success in West Bengal and Kerala, due to poor implementation

Impact of land ceiling on productivity

(1) Fragmentation of land holdings over generations led to poor penetration of mechanisation

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(2) Small landholders could not get access to formal credit & other modern inputs

(3) Canal system expansion to cover all holdings became difficult. As a result, only 40% land is under irrigation

Impact of poor implementation of land ceiling

(1) It lead to informal tenancy, leading to exploitation of tenants

(2) Land was left fallow due to fear of being taken

Hence the need is to encourage consolidation of land holdings along with legalising land leasing for creating right incentives in agriculture

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8. Augmenting the employment potential is linked with the need for increasing India's share in world exports. What are the objectives of the Foreign Trade Policy (2015-20)? How does it seek to achieve these objectives in the coming years?

रोजगार क्षमता में वृद्धि, वैश्विक निर्यात में भारतीय भागीदारी बढ़ाने की आवश्यकता से संबद्ध है। विदेश व्यापार नीति (2015-20) के उद्देश्य क्या हैं? आने वाले वर्षों में यह इन उद्देश्यों को किस प्रकार प्राप्त करना चाहती है?

Foreign Trade policy (2015-20) was introduced for harnessing India's export potential. It ~~had~~ has following objectives —

1. Raising the volume of exports
2. Diversification of exports in terms of composition and direction
3. Aligning Foreign Trade Policy with objectives of 'Make in India'

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It seeks to achieve these objectives as follows-

(1) Streamlining incentives for exports: This is done by combining multiple schemes under two - Merchandise Exports Incentives Scheme (MEIS) and Services Exports Incentives Scheme (SEIS)

(2) Raising competitiveness of exports: This is being done by relaxing local content requirements.

(3) Encouraging MSMEs to reap their export potential: This is being done by supporting them through credit & technology.

(4) Reaping the benefits of Free Trade Agreements for diversification

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Hence its effective implementation is necessary to ensure revival of falling exports.

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9. The advent of differentiated banking marks the beginning of a radical overhaul of the banking structure that would address the abysmal levels of financial inclusion in India. Elaborate. What are the possible issues that could impede the functioning of these banks?

विभेदित बैंकिंग का आरम्भ, बैंकिंग संरचना के आमूल जीर्णोद्धार की प्रक्रिया के आरम्भ को चिह्नित करता है, जो भारत में वित्तीय समावेशन की निराशाजनक स्थिति को हल कर सकेगा। वर्णन कीजिए। इन बैंकों की कार्य पद्धति को बाधित कर सकने वाले संभावित मुद्दे क्या हैं?

Payment Banks and Small Banks are proposed ~~for~~ as a class of niche banking in order to ensure financial inclusion for all.

Role of differentiated banking in financial inclusion -

(1) They can come up with new products catering to the needs of rural & urban poor.

(2) They will provide remittance services to migrants.

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(3) They can provide micro credit by developing local networks with the help of NGOs.

However with the recent case of Mahindra Group withdrawal from payment banks, there are doubts cast over their financial viability.

Issues impeding success are

(1) Low revenue channels as payment banks have to invest 75% of funds in government securities and they cannot advance loans

(2) Competition from commercial banks

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who have strong presence in rural areas.

(3) Jan Dhan Yojana, by providing banking access to rural population, has eroded their potential customer base.

(4) Digital solutions like Unified Payment Interface (UPI) etc will further provide competition in remittance services

(5) Limit over deposit amounts is another challenge.

(6) Moreover, payment banks won't ~~fuf~~ fulfil credit needs, thereby leading to partial inclusion

Financial inclusion requires multipronged approach. Niche banking potential should be reaped by players having strategic advantage like India Post.

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10. While explaining the reasons behind slump in revenue of Indian railways, discuss whether the recently announced "dynamic fare pricing" can help in addressing the problem.

भारतीय रेलवे की आय में गिरावट आने के पीछे निहित कारणों की व्याख्या करते हुए चर्चा कीजिए कि क्या हाल ही में घोषित 'डाइनैमिक फेयर प्राइसिंग' इस समस्या को हल करने में सहायता कर सकता है?

The financial health of Railways has remained a challenge for years.

Reasons are

(1) It does not get compensation for fulfilling social obligations like running unviable routes.

(2) Populist measures like low passenger ~~traffic~~ tariff and new unviable routes hurt financial health

(3) Competition from other modes

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of transport like roads, airways etc is a challenge.

(4) Operational efficiency remains low, as pointed out by Bibek Debroy Committee

(5) Human Resource (HR) costs remain high.

Dynamic fare pricing was introduced for elite trains. In this system, the price will rise by 10% for every 10% seats sold

It will improve financial health of Railways in following manner

(1) These trains constitute 8% of Railways' revenue. Hence impact can be substantial.

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(2) 'Ability to pay' principle mandates charging those who can pay.

(3/1) However it is argued that the effect will be negligible as

(1) It will not cover the entire gap between revenue & cost.

(2) Passenger traffic may shift to airways. Hence revenues may not rise.

Therefore, there is a need to empirically evaluate the impact of this experiment before further ~~expansion~~ emulation

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11. What is Google Street View? Discuss the grounds on which India has refused to allow Google to launch its Street View service in the country.

गूगल स्ट्रीट व्यू क्या है? चर्चा कीजिए कि भारत ने किन आधारों पर गूगल को अपने देश में इसकी स्ट्रीट व्यू सेवा आरम्भ करने से मना कर दिया है।

Google Street View is an application which provides real time spatial information to users. It has applications in navigation, traffic management etc.

Many countries like US, Germany, Israel have allowed it, but with restrictions pertaining to critical security infrastructure, consent of owners of the buildings etc.

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Grounds ~~on which~~ for India's refusal are

(1) Security infrastructure will become vulnerable

(2) Terrorist attacks can ~~be~~ utilise this technology - e.g, During Mumbai 26/11 attacks, a live telecast was used by terrorists.

(3) Privacy of individuals may be evaded

(4) Export of huge spatial data will cause strategic harm

However, in stead of blanket ban, well thought out restrictions as imposed by western nations

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can enable us to utilise the technology without causing any damage.

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12. Increasing use of Unmanned Aerial Vehicles (UAVS) pose unique policy challenges that transcend conventional domains of national security, privacy and business practices. Analyse in the context of the draft guidelines that have been issued by the DGCA (Directorate General of Civil Aviation). Also examine the significance of UAVs in achieving the goal of inclusive development.

मानव रहित यानों (UAVs) का बढ़ता प्रयोग वस्तुतः ऐसी विशिष्ट नीतिगत चुनौतियों को खड़ा करता है जो राष्ट्रीय सुरक्षा, गोपनीयता एवं व्यवसायिक कार्यप्रणालियों के पारंपरिक क्षेत्र से कहीं आगे बढ़ कर है। नागर विमानन महानिदेशालय (DGCA) द्वारा जारी मसौदा दिशा-निर्देशों के संदर्भ में इसका विश्लेषण कीजिए। साथ ही, समावेशी विकास के लक्ष्य को प्राप्त करने में UAVs के महत्व का परीक्षण कीजिए।

Unmanned Aerial Vehicles (UAVs) or drones are the robotic devices, capable of navigating air space, which are controlled by users miles away.

Challenges posed by UAVs are

(1) Vulnerability of critical infrastructure rises. Hence DGCA guidelines bar use of UAVs over infrastructure like

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nuclear facilities etc

(2) Cross border threats will increase. Hence DGCA has ~~to banned~~ restricted foreign UAVs in Indian air space.

(3) Collision with aircrafts pose another challenge. Hence guidelines recommend licensing for flying above a threshold.

Role of UAVs in inclusive development

(1) Digital inclusion : UAVs can provide demand driven digital access on the same lines as google's Project Loon etc

(2) Financial inclusion : Pradhan Mantri Fasal Bima Yojana depends upon estimation of losses

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through drones.

(3) Extension services for agriculture can be provided in rural areas

(4) Service delivery can be provided in regions with difficult terrain

Hence, a correct mix of promotion & regulation is required to put this technology to use.

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13. What is Artificial Intelligence? Can it be a potential game changer in improving governance? Examine the challenges that lie in its use.

कृत्रित बुद्धिमत्ता (आर्टिफीसियल इंटेलिजेंस) क्या है? क्या गवर्नेंस (शासन) में सुधार लाने में यह एक संभावित गेम चेंजर (स्थिति परिवर्तक) बन सकता है? इसके उपयोग में निहित चुनौतियों का परीक्षण कीजिए।

Artificial Intelligence (AI) refers to development of human like cognitive powers in machines. Today, it has wide applications from Google's search algorithm to Chess and Go games.

Role of AI in governance

(1) Health services: Use of big data can help predicting the health requirements of a region based on their google searches

(2) Tax evasion ~~by~~ can be plugged by matching data of tax returns

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with expenditure details

(3) Agricultural Extension Services : Soil based crop choices can be provided to farmers.

(4) Simulations can help in evidence based policy making

Challenges posed by AI are

(1) Stephen Hawking has warned against its potential of threatening human survival

(2) Employment loss : Recently ICICI Bank has announced use of robots for providing client services. This threatens job opportunities in key sectors.

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(3) Privacy invasion due to use of big data may be rampant. There is a need for comprehensive legal framework to address this

(4) Cyber threats pose another challenge, especially with rise of Internet of Things (IOTs)

Like every disruptive technology, it is a double edged sword. We should use it with caution.

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14. The government recently announced its plan to make India a 100% electric vehicle nation by 2030. What are the advantages of Electric Vehicles over internal combustion engine (ICE) vehicles? Highlight the challenges that the government needs to overcome to implement this plan.

सरकार ने हाल ही में भारत को वर्ष 2030 तक 100% विद्युत वाहन युक्त राष्ट्र बनाने हेतु अपनी योजना की घोषणा की। आंतरिक दहन इंजन (इंटर्नल कमबस्टन इंजन: ICE) वाले वाहनों की तुलना में विद्युत वाहनों के क्या लाभ हैं? इस योजना का कार्यान्वयन करने के लिए सरकार को किन चुनौतियों का समाधान करने की आवश्यकता है?

Electric Vehicles as the name suggests will be run by electric power stored in rechargeable batteries rather than on conventional fuels.

Advantages over ICE

(1) Environmental friendliness will help in ~~keeping~~ achieving goals of Paris agreement on Climate Change.

(2) Energy security will be ensured as dependence on hydrocarbons will reduce

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(3) They ~~make~~ will reduce vehicular noise pollution.

(4) They have low maintenance and fuel costs.

Challenges facing the plan

(1) Environmental friendliness due to reduced dependence on hydrocarbons can be ~~is~~ overshadowed by pollution caused by Lithium ion batteries' manufacturing

(2) They are expensive. Hence adoption will be disincentivised

(3) Lack of noise may lead to road collisions.

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(4) Developing indigenous ~~technol~~ production capacities is a challenge

(5) Expansion of recharging stations is a concern

Hence the plan needs to overcome challenges through a holistic approach of enhancing production capacities, skill development and sensitisation campaigns.

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15. While the provisions of the Montreal Protocol have helped phase out CFCs, the alternative to them have contributed to another problem. Comment. How will the Kigali agreement help in addressing this problem?

यद्यपि मॉन्ट्रियल प्रोटोकॉल के प्रावधानों ने चरणबद्ध रूप से CFCs का उपयोग समाप्त करने में सहायता की है, किन्तु इसके विकल्प ने अन्य समस्या खड़ी कर दी है। टिप्पणी कीजिए। इस समस्या को हल करने में किगाली समझौता किस प्रकार सहयोग करेगा?

Chlorofluro carbons (CFCs), mainly used in refrigeration & air conditioning industry, were responsible for ozone depletion. Hence Montreal Protocol put legal obligations for phasing out the use of CFCs.

Though success of Montreal Protocol has been unparalleled in elimination of CFCs, and reduction in ozone hole, the switch to HFCs has contributed to another problem.

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Problems caused by HFCs are-

(1) Global Warming Potential (GWP) of HFCs is 100 times greater than that of CO_2.

(2) Scientists have estimated that 'business as usual' outcome will be 0.5°C rise in average temperature due to use of HFCs.

In the light of their GWP, Kigali agreement marks another breakthrough.

What is Kigali agreement?

It sets legally binding targets

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for phasing out of HFCs on developed and developing nations.

How well it help?

(1) The timeline for developed nations is stricter than developing nations

(2) India & China's timeline are different, keeping in view China's huge HFC emissions due to its large air conditioning industry

(3) It will facilitate technology transfer

India's unilateral action of mandating incineration of HFCs shows importance of global awareness generated by Kigali agreement.

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16. Despite a wide range of problems and issues, India supports 57 per cent of the world population of tigers. Enumerate the challenges in maintaining the growth of tiger population in India. What are the salient features of the strategy adopted by India over the years to support the tiger population? Also highlight the measures required to further improve the situation in this context.

विभिन्न प्रकार की समस्याओं एवं मुद्दों के बाद भी विश्व के 57 प्रतिशत बाघ भारत में हैं। भारत में बाघों की संख्या वृद्धि को बनाए रखने में आने वाली चुनौतियों को एक-एक करके बताइए। बाघों की संख्या को प्रोत्साहित करने के लिए भारत द्वारा विगत वर्षों में अपनायी गयी रणनीति की मुख्य विशेषताएँ कौन-सी हैं? इस संदर्भ में स्थिति में और अधिक सुधार करने के लिए आवश्यक उपायों पर भी प्रकाश डालिए।

Latest Tiger Census shows a 40% rise in tiger population in India. However tiger conservation faces many challenges. These are-

(1) Poaching : Illegal hunting of tigers is difficult to crackdown

(2) Man-animal conflicts pose danger, especially due to expansion of human settlements

(3) Habitat loss due to developmental projects like Ken-Betwa link

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is a matter of concern.

(4) Encroachments in Protected Areas like in Manas National Park endanger their survival.

Strategy adopted by India

(1) Wildlife Protection Act (WPA) lists tiger in Schedule 1 for preventing it against poaching.

(2) Protected Areas (PAs) are delineated for ensuring habitat protection

(3) Joint Forestry Management (JFM) helps in emulating traditional best practices of harmonious living with wildlife.

(4) International collaboration through Global Tiger Forum was significant part

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of strategy

(5) Monitoring of population was done through Tiger Census

Further measures required are

(1) Sensitisation campaigns should make public aware of Fundamental Duty of environment protection

(2) National Board for wild life (NBWL) should consider biodiversity conservation concerns during diversion of forests.

(3) Civil society collaboration should be increased, especially with Forest Departments.

Hence, tiger conservation requires streamlining efforts of all actors, especially in times of rapid economic growth.

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17. What are the reasons for indiscriminate sand mining from rivers in India? Analyse its adverse effects on economy and ecology of the region. In context of the 2015 guidelines released by the Ministry of Environment and Forests, highlight the measures that can be adopted to curb the practice of sand mining.

भारत में नदियों से अंधाधुंध रेत खनन के कारण क्या हैं? उक्त क्षेत्र की अर्थव्यवस्था एवं पारिस्थितिकी पर पड़ने वाले इसके विपरीत प्रभावों का विश्लेषण कीजिए। पर्यावरण एवं वन मंत्रालय द्वारा वर्ष 2015 में जारी दिशा-निर्देशों के संदर्भ में, रेत खनन पर अंकुश लगाने हेतु अपनाए जा सकने वाले उपायों पर प्रकाश डालिए।

Demand for Sand by construction sector is met by mining in river beds and coastal areas.

Reasons for indiscriminate mining

(1) Rapidly growing demand from construction sector has led to ~~pre~~ sand shortage

(2) Illegal mining is rampant especially in UP and MP.

(3) Poor implementation of environmental laws lead to indiscriminate mining, e.g. EIA is seldom done.

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Measures to curb sand mining are

(1) Zones of high depositional activity in river banks should be utilised for mining

(2) Threshold over depth of mining should be implemented

(3) Mining 'no-go areas' should be clearly defined using pillars.

(4) Dams' bottom should be used for mining.

Given rise in frequency of shifting of river channels, there is a need for balancing economic

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and ecological goals.

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18. India's commitment to Disaster Risk Reduction (DRR) is evident from the fact that it became one of the first countries to align its National Disaster Management Plan (NDMP) with the Sendai Framework. What are the salient features of India's first National Disaster Management Plan (NDMP)? How can this plan help in effective disaster management?

आपदा जोखिम न्यूनीकरण (डिजास्टर रिस्क रिडक्शन: DRR) के प्रति भारत की प्रतिबद्धता इस तथ्य से स्पष्ट होती है कि यह अपनी राष्ट्रीय आपदा प्रबंधन योजना (नेशनल डिजास्टर मैनेजमेंट प्लान: NDMP) को सेंडाइ फ्रेमवर्क के अनुसार संरेखित करने वाले सबसे पहले देशों में से एक बन गया है। भारत की प्रथम राष्ट्रीय आपदा प्रबंधन योजना (NDMP) की मुख्य विशेषताएँ क्या हैं? यह योजना प्रभावी आपदा प्रबंधन में किस प्रकार सहयोग कर सकती है?

Given India's high vulnerability to earthquakes, floods, cyclones etc, India has responded by adopting National Disaster Management Plan (NDMP)

Salient features

(1) It focuses on Disaster Risk Reduction (DRR) by emphasising on 'managing risk', not disaster.

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(2) Vulnerability mapping of hazard prone zones is given due attention

(3) Disaster resilient infrastructure will be created by implementation of Building Codes.

(4) Introduction of DRR in the curriculum of schools as well as professional courses of architecture etc.

(5) Building local capacities for effective first response is also highlighted

(6) Relief measures will be expedited by regular mock drills. This will facilitate civil - military coordination

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Role of NDMP in effective management

(1) It emphasis all the components - prevention, relief and rehabilitation

(2) It will create a culture of prevention

(3) It will lead to an effective system for providing relief.

However it should also focus on following -

(1) Roping in NGOs for developing local capacities

(2) Media sensitisation for bringing clarity of role.

(3) Raising awareness about emergency contact points.

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19. Recent instances have led many to not use plastic or electronic transactions, despite the convenience. Discuss the issues associated with the rise of currency in circulation in the economy in recent times. Also, highlighting the advantages of a cashless economy, suggest measures required to bolster its popular acceptability.

सुविधाजनक होने के बावजूद भी, हाल की कुछ घटनाओं ने बहुतों को प्लास्टिक या इलेक्ट्रॉनिक लेन-देन से बचने के लिए प्रेरित किया है। वर्तमान समय में अर्थव्यवस्था में संचलित करेंसी की मात्रा बढ़ने (मुद्रा के चलन में वृद्धि) से संबद्ध मुद्दों की चर्चा कीजिए। साथ ही, कैशलेस अर्थव्यवस्था के लाभों पर प्रकाश डालते हुए, इसकी लोकप्रिय स्वीकार्यता को बढ़ाने के उपाय सुझाइए।

On Cash-GDP ratio, India remains an outlier from the trend of Emerging Market Economies (EMEs).

Issues associated with rise in currency use

1. Parallel black economy encourages use of currency.
2. ~~Credit~~ Transaction history is not available, preventing expansion of formal credit
3. It raises vulnerability due to counterfeiting of currency.

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(4) Lack of financial inclusion is a major cause

(5) Merchant fee & other costs lead to preference for cash.

Advantages of cashless economy

(1) Costs of printing money are reduced

(2) Savings will be ~~pro~~ roped in financial system, leading to increase in investible surplus.

(3) Financial markets will deepen, thereby reducing capital costs

(4) Monetary policy transmission will rise

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(5) Tax evasion will become difficult, helping fiscal discipline.

Measures to boost popularity

(1) Digital solutions like UPI, BBPS (Bharat Bill Payment system) will encourage use of plastic money.

(2) Fiscal incentives like tax concessions if a specified share of expenditure is done through cashless means

(3) Awareness generation about security

(4) Cyber security should be raised.

Recent debit card data leaks have hurted consumer confidence.

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20. Whereas proliferation of traditional nuclear weapons has long been a concern, the issue of dirty bombs and orphan sources has also become important in recent years. Explain what a dirty bomb is and highlight the concerns linked with nuclear terrorism in India. In this context, what are the issues that need to be addressed to effectively ensure the security of nuclear material in India outside the already secured nuclear installations?

यद्यपि पारंपरिक नाभिकीय अस्त्रों का प्रसार लंबे समय से चिंता का विषय रहा है, किन्तु डर्टी बमों एवं अज्ञात स्रोतों (लावारिस स्रोतों) का मुद्दा भी हाल के वर्षों में महत्वपूर्ण हो गया है। व्याख्या कीजिए कि डर्टी बम क्या है एवं भारत में नाभिकीय आतंकवाद से सम्बद्ध चिंताओं पर प्रकाश डालिए। इस संदर्भ में, भारत में पहले से सुरक्षित नाभिकीय प्रतिष्ठानों के बाहर स्थित नाभिकीय सामग्री की प्रभावी सुरक्षा को सुनिश्चित करने हेतु किन मुद्दों को संबोधित किए जाने की आवश्यकता है?

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